OLDERE	DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION
MAR 1 8 2002	(COMPLETE IF KNOWN)

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e mai	plication Number	09/981,645		Attorney Docket Number	4535/24	4
٠٨٨	Filing Date	October 16, 2001		First Named Inventor	Melchior	J
	Group Art Unit	To be assigned				
	Examiner	To be assigned				
	This declaration is (che submitted with initi submitted after initi a supplemental decl	al filing; Sutilial filing; des laration.	ity; ign; iona	ation is of the following typ l stage of PCT; nai, continuation or continua		OBJUSTICAL SILED
	As a below named inv	entor, I hereby decl	are	that:		
	My residence, post offi	ce address and citizer	ship	are as stated below next to	my name.	
		if plural names are lis	ted	(if only one name is listed be. below) of the subject matter led		
				AND ADVANCE PAYM ICE TRADE SYSTEM	ENT FOR]
	on (if a	or <u>sr 16, 2001</u> as U.S. Ap pplicable); claimed in PCT Intern	atio	nation Serial No. <u>09/981,645</u> nal Application No 9 on(if applica	, filed or	
				d the contents of the above i y any amendment referred t		
	I acknowledge the duty to 37, Code of Federal Reg		n wh	ich is material to patentabili	ty as defined i	n Title
	United States Code §§ 1 inventor's certificate or other than the United St	119(a)-(d) or §§ 365(a of any PCT internationates ates of America, filed	a)-(b onal d wit	n foreign priority benefits u) of any foreign application(application(s) designating a hin 12 months (6 months fo ny foreign application(s) for	s) for patent t least one co or design) price	or untry or to
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certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the anolication(s) on which priority is claimed if any:

U3/U1/U4 11/77 11/77 --- -- ...

Foreign/PCT Application Number	Country	Filing Date (MM/DD/YYYY)	Priority Claimed	
			Yes No	
			Yes No	
			Yes No	

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below (if any):

Provisional Application No.	Filing Date
60/240,818	October 16, 2000

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT International Application designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

U.S./PCT Parent Application No.	Filing Date	Status (Patented, Pending, or Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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As a named inventor, I hereby appoint the following attorney(s) or agent(s) with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

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(check one) Sheets containing additional joint inventors _ are, \infty are not attached hereto.

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